

ALLEN G STONE
CAROLYN A STONE
5597 NANCY LOU LN
STEWARTSTOWN PA 17363-9451

Loan Information

Loan Number:
Property Address: 5597 Nancy Lou Ln
Stewartstown, PA 17363
Statement Date: 10/17/2022
New Payment
Effective Date: 12/01/2022

1. Your Escrow Account Items

To take a closer look at your numbers, sign in to Rocket Mortgage® and click on the Loan Information tab.

Annual Escrow Account Breakdown

Activity	Estimated Amount*	Actual Amount	Next Due
School Taxes	\$3,165.09	\$3,117.65	08/2023
Township Taxes	\$999.84	\$1,166.98	03/2023
Mortgage Insurance	\$1,171.92	\$1,145.04	12/2022
Homeowners Insurance	\$840.83	\$917.50	07/2023
Totals:	\$6,177.68	\$6,347.17	

*The estimated amounts are based on an amount provided previously or the amount last disbursed.

2. Your Escrow Account Has A Shortage

Due to an increase in your taxes and/or insurance, your escrow account is short \$262.46.

Projected Escrow Account Balance

Projected Minimum Balance:	\$552.40
Required Minimum Balance:	\$867.02
Shortage Amount:	\$262.46

Note: This amount has been adjusted to account for the bankruptcy proof of claim.

3. Your Payment Is Changing

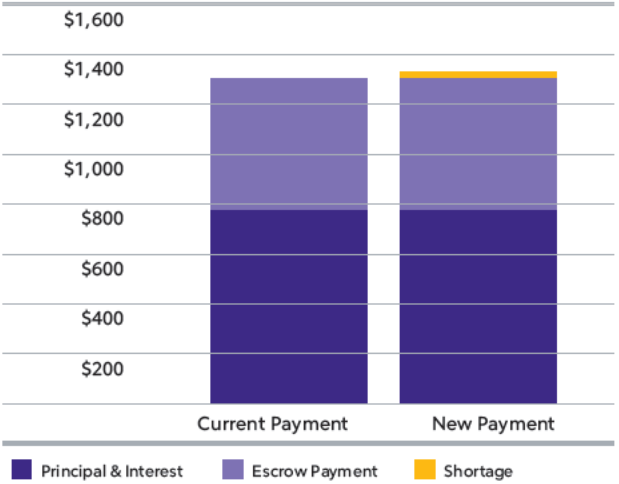
Your escrow payment is increasing. You have a shortage of \$262.46 that is being spread over 12 months.

Breaking Down The Numbers

	Current	New
Principal & Interest:	\$776.30	\$776.30
Escrow Payment:	\$521.85	\$528.93
Shortage:		\$21.87
Monthly Payment:	\$1,298.15	\$1,327.10

Please note that the current payment amount listed above is the payment amount that the loan is due for under the terms of the security instrument. This may differ from the payment amount under the terms of the bankruptcy plan.

Mortgage Payment Breakdown



Quick And Easy Payment Options

RocketMortgage.com

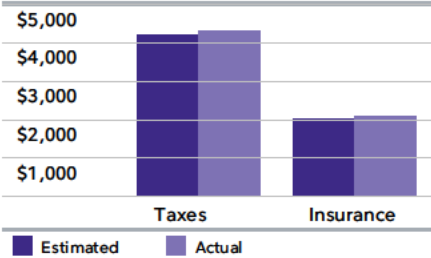
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4. A Closer Look At Your Escrow Account History

Total Tax & Insurance Payments



This chart highlights the differences between the estimated and actual payment amounts for the taxes and insurance and shows the reason for the current shortage.

The actual amounts paid out for taxes and insurance over the past year, as shown here, are used as the basis for our projections for the upcoming 12 months.

The table below details the activity history for your escrow account from last year. The differences in your tax and insurance payment amounts are highlighted in yellow.

Escrow Account Activity History For December 2021 To November 2022

Date	Activity	Payments		Disbursements		Balance	
		Estimated	Actual	Estimated	Actual	Estimated	Actual
12/2021	Beginning Balance					\$2,085.71	\$1,949.11
12/2021	Deposit	\$514.81	\$521.85	\$0.00	\$0.00	\$2,600.52	\$2,470.96
12/2021	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$97.66	\$97.66	\$2,502.86	\$2,373.30
01/2022	Deposit	\$514.81	\$521.85	\$0.00	\$0.00	\$3,017.67	\$2,895.15
01/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$97.66	\$97.66	\$2,920.01	\$2,797.49
02/2022	Deposit	\$514.81	\$521.85	\$0.00	\$0.00	\$3,434.82	\$3,319.34
02/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$97.66	\$97.66	\$3,337.16	\$3,221.68
03/2022	Deposit	\$514.81	\$521.85	\$0.00	\$0.00	\$3,851.97	\$3,743.53
03/2022	Withdrawal - TOWNSHIP TAXES	\$0.00	\$0.00	\$999.84	\$0.00	\$2,852.13	\$3,743.53
03/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$97.66	\$97.66	\$2,754.47	\$3,645.87
04/2022	Deposit	\$514.81	\$521.85	\$0.00	\$0.00	\$3,269.28	\$4,167.72
04/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$97.66	\$97.66	\$3,171.62	\$4,070.06
04/2022	Withdrawal - TOWNSHIP TAXES	\$0.00	\$0.00	\$0.00	\$1,166.98	\$3,171.62	\$2,903.08
05/2022	Deposit	\$514.81	\$521.85	\$0.00	\$0.00	\$3,686.43	\$3,424.93
05/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$97.66	\$95.42	\$3,588.77	\$3,329.51
06/2022	Deposit	\$514.81	\$521.85	\$0.00	\$0.00	\$4,103.58	\$3,851.36
06/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$97.66	\$95.42	\$4,005.92	\$3,755.94
07/2022	Deposit	\$514.81	\$521.85	\$0.00	\$0.00	\$4,520.73	\$4,277.79
07/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$97.66	\$95.42	\$4,423.07	\$4,182.37
07/2022	Withdrawal - HOMEOWNERS INS	\$0.00	\$0.00	\$840.83	\$917.50	\$3,582.24	\$3,264.87
08/2022	Deposit	\$514.81	\$521.85	\$0.00	\$0.00	\$4,097.05	\$3,786.72
08/2022	Withdrawal - SCHOOL TAXES	\$0.00	\$0.00	\$3,165.09	\$3,117.65	\$931.96	\$669.07
08/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$97.66	\$95.42	\$834.30	\$573.65
09/2022	Deposit	\$514.81	\$521.85	\$0.00	\$0.00	\$1,349.11	\$1,095.50
09/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$97.66	\$95.42	\$1,251.45	\$1,000.08
10/2022	Deposit	\$514.81	\$521.85	\$0.00	\$0.00	\$1,766.26	\$1,521.93
10/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$97.66	\$95.42	\$1,668.60	\$1,426.51
11/2022	Deposit	\$514.81	\$521.85	\$0.00	\$0.00	\$2,183.41	\$1,948.36**
11/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$97.66	\$95.42	\$2,085.75	\$1,852.94**
	Totals	\$6,177.72	\$6,262.20	\$6,177.68	\$6,358.37		

** This amount is a projection as of the date of this analysis. It has not been received or remitted at this time.

5. A Closer Look At Projections For Your Escrow Account

Escrow Account Projection

Description	Annual Amount
MORTGAGE INS:	\$1,145.04
TOWNSHIP TAXES:	\$1,166.98
HOMEOWNERS INS:	\$917.50
SCHOOL TAXES:	\$3,117.65
Total Annual Taxes And Insurance:	\$6,347.17
New Monthly Escrow Payment:	\$528.93

The table below details the projected activity for your escrow account. The minimum required balance, highlighted in yellow, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your account's selected minimum allowed balance or cushion is \$867.02. Your minimum required balance may include up to two months of escrow payments to cover increases in your taxes and insurance.

The actual amounts paid out for taxes and insurance, as shown in the Escrow Account Activity History Table, are used as the basis for our projections for the upcoming year.

Future Escrow Account Activity For December 2022 To November 2023

Date	Activity	Payments	Disbursements	Balance	
		Estimated	Estimated	Estimated	Required
12/2022	Beginning Balance			\$1,852.94	\$2,167.56
12/2022	Deposit	\$528.93	\$0.00	\$2,381.87	\$2,696.49
12/2022	Withdrawal - MORTGAGE INS	\$0.00	\$95.42	\$2,286.45	\$2,601.07
01/2023	Deposit	\$528.93	\$0.00	\$2,815.38	\$3,130.00
01/2023	Withdrawal - MORTGAGE INS	\$0.00	\$95.42	\$2,719.96	\$3,034.58
02/2023	Deposit	\$528.93	\$0.00	\$3,248.89	\$3,563.51
02/2023	Withdrawal - MORTGAGE INS	\$0.00	\$95.42	\$3,153.47	\$3,468.09
03/2023	Deposit	\$528.93	\$0.00	\$3,682.40	\$3,997.02
03/2023	Withdrawal - MORTGAGE INS	\$0.00	\$95.42	\$3,586.98	\$3,901.60
03/2023	Withdrawal - TOWNSHIP TAXES	\$0.00	\$1,166.98	\$2,420.00	\$2,734.62
04/2023	Deposit	\$528.93	\$0.00	\$2,948.93	\$3,263.55
04/2023	Withdrawal - MORTGAGE INS	\$0.00	\$95.42	\$2,853.51	\$3,168.13
05/2023	Deposit	\$528.93	\$0.00	\$3,382.44	\$3,697.06
05/2023	Withdrawal - MORTGAGE INS	\$0.00	\$95.42	\$3,287.02	\$3,601.64
06/2023	Deposit	\$528.93	\$0.00	\$3,815.95	\$4,130.57
06/2023	Withdrawal - MORTGAGE INS	\$0.00	\$95.42	\$3,720.53	\$4,035.15
07/2023	Deposit	\$528.93	\$0.00	\$4,249.46	\$4,564.08
07/2023	Withdrawal - MORTGAGE INS	\$0.00	\$95.42	\$4,154.04	\$4,468.66
07/2023	Withdrawal - HOMEOWNERS INS	\$0.00	\$917.50	\$3,236.54	\$3,551.16
08/2023	Deposit	\$528.93	\$0.00	\$3,765.47	\$4,080.09
08/2023	Withdrawal - MORTGAGE INS	\$0.00	\$95.42	\$3,670.05	\$3,984.67
08/2023	Withdrawal - SCHOOL TAXES	\$0.00	\$3,117.65	\$552.40	\$867.02 ^L
09/2023	Deposit	\$528.93	\$0.00	\$1,081.33	\$1,395.95

Note: Your remaining Escrow account breakdown is on the next page.

Future Escrow Account Activity For December 2022 To November 2023 Continued

Date	Activity	Payments	Disbursements	Balance	
		Estimated	Estimated	Estimated	Required
09/2023	Withdrawal - MORTGAGE INS	\$0.00	\$95.42	\$985.91	\$1,300.53
10/2023	Deposit	\$528.93	\$0.00	\$1,514.84	\$1,829.46
10/2023	Withdrawal - MORTGAGE INS	\$0.00	\$95.42	\$1,419.42	\$1,734.04
11/2023	Deposit	\$528.93	\$0.00	\$1,948.35	\$2,262.97
11/2023	Withdrawal - MORTGAGE INS	\$0.00	\$95.42	\$1,852.93	\$2,167.55
Totals		\$6,347.16	\$6,347.17		

¹This amount denotes the projected low point balance.

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